

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## Time to Refinance?

Paul came to us about 4 years ago to purchase a "For Sale By Owner" home. Everything went extremely smooth with his purchase and he was a Raving Fan.

Last month we were able to do a cash-out

refinance, allowing him to **save over \$500 a month!** Have you considered refinancing? It's no surprise that most people don't want to think about their financial situation. It's certainly easier to keep paying the same amount for your home each month and not think about it. *But what if you could be SAVING hundreds of dollars?!*

**Mortgage rates hit a 2017 low on September 7th!** (See inside.) An annual mortgage check-up is always a good idea. This is a free service we provide our clients. Family needs change, plus items like credit score improvement may qualify you for a better interest rate. Of course, taking out a new mortgage comes with costs. So, first you should decide how long you expect to stay in your home. Then we can determine if you would enjoy

the benefits of a lower rate for long enough to cover that up-front cost.

### The Benefits of a Refinance

A lower rate may mean not only a lower payment but more money paid toward principal each month as well. You may be able to free up cash for a renovation of your home, financing a college education, buying a vacation home or investing in property without adding to your monthly expenses.

You may also consider lowering your term. While this may increase your monthly payment, it would result in paying the home loan off sooner than you were on track to do.

A refinance could even help you get free from a loan with Private Mortgage Insurance or save you from your riskier Adjustable Rate Mortgage. As with all major financial decisions, the details of your family's unique situation can add complexity that we will analyze carefully. **Please call for a free Mortgage Check-up!**

*You helped me every step of the way of the refinance process... Because of your help we were able to eliminate all of our credit card debt. I feel like a HUGE weight has been lifted off my shoulders, because of this I can live life and not worry about those credit card debts...you are top notch!*

- Paul

## THE RALSTON TEAM

### Dates to Remember

- Sept 28 - Nat'l Good Neighbor Day
- Oct 5 - Do Something Nice Day
- Oct 9 - Columbus Day
- Oct 13 - Friday the 13th (Eek!)
- Oct 16 - Bosses Day



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*God Bless the troops  
serving to preserve  
our freedom.*

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RESOURCES, INC.  
*more than*  
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We proudly offer FHA, VA,  
Conventional, Jumbo &  
USDA Rural Development  
Home Loans.

## Calling all Peanut Butter Lovers...



Delicious  
Peanut  
Butter  
Sheet Cake

### Cake Ingredients

½ c. creamy peanut butter  
½ c. butter  
½ c. applesauce  
1 c. water  
2 c. sugar  
2 c. all-purpose flour

2 eggs  
½ c. milk  
1 tsp. baking soda  
1 tsp. vanilla

### Cake Directions

Combine first 4 ingredients in a saucepan; bring to a boil. Remove from heat; mix in remaining ingredients. Pour batter into a greased jelly roll pan. Bake at 350° for 20-25 minutes. Cool, then frost with Peanut Butter Icing.

### Frosting Ingredients

½ c. creamy peanut butter  
½ c. butter  
½ c. milk

1 lb. pkg powdered sugar  
1 tsp. vanilla

### Frosting Directions

Combine first 3 ingredients in a saucepan; bring to a boil. Remove from heat and blend in powdered sugar and vanilla until smooth and creamy.

Makes 24-30 servings.



In July 2007 we closed a loan for Peggy. Over the years she has referred us many people. At the end of May she sent her nephew, Lucas to us and we pre-approved him to buy a home. Lucas's home search was difficult and when his parents decided to sell their home, it was a perfect fit. We helped him purchase their home last month and he became a Raving Fan.

Lucas referred his parents, Charles and Amy to us and we helped them purchase a new home last month as well! His wife told her co-worker, Melanie about our great service and we're excited to help her become a Raving Fan Homebuyer soon too.



## upsizing or Downsizing?!

If you or someone you know is ready to BUY a Home in the Next 3 Months, we can help!

We love referrals, please give them our contact information.

## You Better Check Yourself!



A cyber security breach was reported by Equifax, one of the largest credit reporting agencies in the U.S. It is reported that up to **143 million people** may have private information that was

exposed in the breach, including sensitive information such as social security numbers, credit card numbers and in some instances, driver's license numbers. Credit is very important so take the time to check if you could be affected by this data breach.

### How Can I Tell If I Am Affected?

To check if your information has been compromised, go to <https://www.equifaxsecurity2017.com/potential-impact/>. Equifax will be sending letters to those who have been affected and will offer complimentary identity theft protection and credit file monitoring. **Be sure to read the fine print before signing up for anything.** If you have any questions, we are always willing to help.

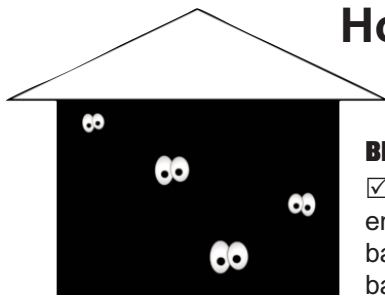
## SEPTEMBER Jumble

Unscramble the letters and fill in the correct word.

1. FECFOE \_\_\_\_\_
  2. BGNRIHOE \_\_\_\_\_
  3. GOFEIAL \_\_\_\_\_
  4. DAHERYI \_\_\_\_\_
  5. RASEVHT \_\_\_\_\_
  6. SLPAEP \_\_\_\_\_
  7. SINFEROB \_\_\_\_\_
  8. LFBOTOAL \_\_\_\_\_
  9. TSESAIWHRT \_\_\_\_\_
  10. EDCRI \_\_\_\_\_
- Your Name: \_\_\_\_\_



Email or text us a picture of your answers and we'll enter you in a drawing for a **\$50 gift card** of your choice!  
Entries must be received by 10/6/17.



## Home Power Outage Tips

### BEFORE AN OUTAGE

☑ Assemble or restock your emergency kit, including a battery operated radio, extra batteries, a blanket, jugs of

water, food, cash, a multi-purpose tool and first aid supplies.

☑ Keep a flashlight on every floor of your house in an easy to access spot, plus one in each bedroom.

☑ Charge cell phones and any battery-powered devices and make sure you have alternative charging methods such as a portable external charger. If using your car to re-charge devices, do NOT keep the car running in a garage.

☑ Download apps such as FEMA and AccuWeather to help keep you updated as weather unfolds.

☑ Know where the manual release lever of your electric garage door opener is located and how to operate it.

☑ Purchase ice or freeze water-filled plastic containers to help keep food cold.

☑ If your water comes from a well, your pump will not work during an outage. Stock up on drinking and cooking water, and fill your bathtub with water to use to flush the toilet.

☑ Keep your car's gas tank full (gas stations may be closed as they require electricity to power their pumps).

### DURING AN OUTAGE

☑ Keep refrigerator and freezer doors closed. Unopened, a refrigerator will keep food cold for about 4 hours. A full freezer will keep the temperature for about 48 hours.

☑ Extend food storage by packing dairy products, meats, eggs, and other foods in a cooler surrounded by ice.

☑ Leave a light switch on to indicate power is restored.

☑ Turn off or disconnect appliances and other equipment in case of a power surge that can damage computers and other devices. Consider adding surge protectors.

☑ NEVER run a generator inside a home or garage.

### AFTER AN OUTAGE

☑ Throw away food exposed to temperatures below 40° F for 2 hours or more or that has an unusual odor or color.

☑ Restock your emergency kit and place flashlights back in their designated storage spots.

☑ Realize how much you love life with electricity.

*"The mortgage process went super smooth! You were always available to answer any questions I had! The online portal was very convenient!"*

- Ashlie, Raving Fan Homeowner

**30-Year Mortgage Rate Hits Another 2017 Low as of September 7th.**

SOURCE: Freddie Mac PMMS 9/7/17

Now is a great time for a FREE Mortgage Check-up! Call or email today.



Subscribe to our YouTube Channel

**Mortgage Mechanics!** It's our library of 2-3 minute videos about mortgage terms, credit tips and loan programs.

## Sip Sip Hooray!

Coffee at home can be as tasty as when you buy a cup from your favorite barista. National Coffee Day is September 29th, a great day to try these tips at home!



- 1) Coffee beans at the grocery store are usually 3-12 months old (not the freshest). Instead, buy beans from a local independent roaster. It's best to buy a week's worth at a time and keep in an airtight container at cool room temperature. If storing for more than two weeks, keep beans in the freezer in an airtight container.
- 2) Regularly clean your coffee maker and use filtered water or bottled water, never distilled or softened water. Instead of a paper filter, try a reusable plastic or metal mesh filter.
- 3) Use a Burr Grinder for best results. Grind using a fine setting for cone-shaped filters and espresso, a medium grind for flat-bottomed drip filters and percolators or a coarse grind for French Press.
- 4) Use 2 level tablespoons of ground coffee per 6 oz. of water. Sprinkle an ounce of hot water on grounds and let soak for 45 seconds before brewing.

**\$1,100**

Amount the Average American spends **ANNUALLY** on coffee!



## Fall Home Maintenance Checklist

### Complete Roof Repairs

Repair (or hire a contractor to repair) any leaks, shingle damage or issues that have developed over the summer.

Even minor roof problems can cause major damage over the course of a hard winter.

### Seal Windows & Doors

Apply caulk to any cracks along frames and replace old weather stripping if needed to ensure a tight seal against the elements.

### Clean Gutters & Downspouts

Make sure all drainage areas are unblocked by leaves and debris. Consider installing gutter guards to make the job a lot easier.

### Repair Driveway Cracks

Apply concrete caulking for hairline cracks or sealer for larger cracks to your driveway, patios and sidewalks. This will prevent cracks from worsening during winter.

### Fertilize Your Lawn & Trees

Apply fertilizer to your lawn and any young trees. Plants benefit more from fertilizer during the spring and fall, when their roots are "resting."

### Insulate Your Attic

Use a cool, windy fall day to inspect your attic for drafts around plumbing and ventilation pipes. If draftiness is a problem, add a layer of insulation wherever needed.

### Consider Replacing an Inefficient Furnace

If your furnace is over 20 years old or no longer works properly, now is the time to install a new one. Consider choosing an Energy Star-rated furnace, which could save you up to 20% more on your energy bill each year than you'd pay with a standard model.

### Install a Smart Thermostat

If you're looking for more ways to lower your energy bill, installing a smart thermostat is a fall home improvement project that will quickly start to pay for itself. Among other features, it will adjust to an energy-saving mode while no one is home.

### Organize Your Garage

As you prepare to put away all your summer items, set aside a weekend to clean the junk out of your garage and organize the things you'll be keeping. This might just leave you with enough room to actually park in your garage during the winter!

### De-clutter Seasonal Items

Continue your de-cluttering inside the house and sort through seasonal clothing, hobby equipment, decorations and other items. Sell or donate whatever you no longer need.

The noblest human concern is concern for others. - Jimmy Carter

## RAVING FAN COMMENTS

### VERY HAPPY WITH THIS COMPANY

*"I went to my personal bank. Two weeks in to a 6 week deadline they say they can't process the loan because of its location. I called you on Friday, Monday was a holiday, on Tuesday you called me back and said it was a go and had me closed on my closing date. I'm very happy with this company."*

**Drew, Raving Fan Homebuyer**

### BEYOND EXCITED

*"Thanks a bazillion. You've been awesome to work with and I certainly would recommend you to anyone purchasing in the future! Thanks for all you've done. We are beyond excited for this new chapter. So blessed!"*

**Lori, Raving Fan Homeowner**

### YOU WERE LIGHT YEARS BETTER

*"You were very up front about what documents to gather, who needed to send what to whom, and how everything would go down. You were 100% on board with orchestrating 98% of the process remotely. You were light years better than the other brokers I've worked with in the past."*

**Michael, Raving Fan Homeowner**

### WHITE GLOVE SERVICE!

*"As a first time home buyer you were amazing at walking me through each step of the process, answering questions I didn't know to even ask. You were very attentive through the home search and it was a perfect example of white glove service through the closing process as well. I would highly recommend this team to anybody!"*

**Monique, Raving Fan Homebuyer**



Rating with the Better Business Bureau

We lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC and VA.

NMLS ID #1579. AL MC20405.003. CT ML-1579, ML-BCH-1315500, ML-BCH-1627019, DC MLB1579, MLB318356, MLB206792, MLB1244789, & MLO1477823, DE 9521, 11829, 18096 & 19804, FL MLD880, MLDB1628, MLDB1629, MLDB2489, MLDB5545, & MLDB5937, MLDB6392, IN 9940 & 11055, KY MC824 & MC76900, MA ML1579, MD 14944, 15822, 19044, 19299, 19954, 21427, 21595, 21641, & 22144, 22436, MI FR0018548, NC L-134393, NH 21234-MB & 21749-MB-BCH, OH MBMB850263, PA Department of Banking, RI 20153125LL, SC MLS-1579 MLB-1087981 & MLB-1133899 and VA (www.nmlsconsumeraccess.org). DBA's: Equity Resources of Ohio, Inc., PA Equity Resources, Inc., ERI Mortgage, Inc., Equity Resources, Inc. of Ohio, Equity Resources of Ohio. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain limitations apply, call for details. Corporate: 25.5 S Park Pl, Newark, OH 43055



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